

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
EL PASO DIVISION

IN RE:

LUIS ANTONIO ROMAN  
VERONICA ROMAN

Debtors

\* Chapter 13  
\*  
\*  
\*  
\*  
\* Bankruptcy No. 16-30898

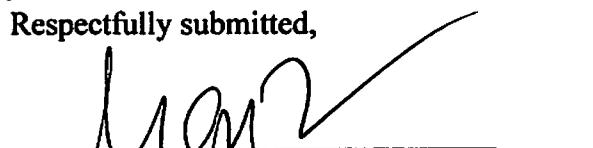
AMENDED  
CHAPTER 13 PLAN

Attached hereto and made a part hereof is the Debtors' Amended CHAPTER 13 PLAN, where wife is being added to be paid outside the plan for Child Support.

DATED this the 19 day of July, 2016.

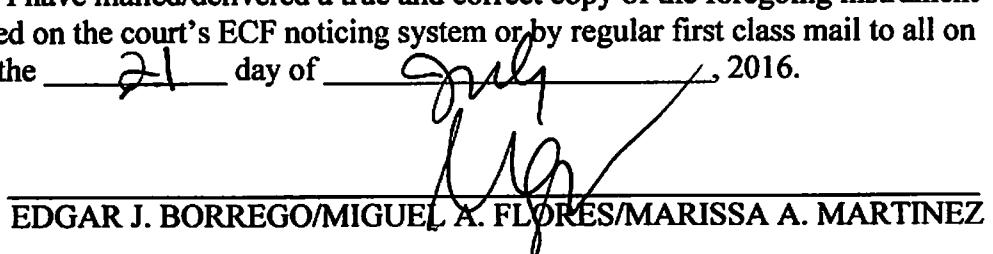
  
LUIS ANTONIO ROMAN  
  
VERONICA ROMAN

Respectfully submitted,

  
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MIGUEL A. FLORES, SBN 24036574  
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CERTIFICATE OF SERVICE

I hereby certify that I have mailed/delivered a true and correct copy of the foregoing instrument via electronic means as listed on the court's ECF noticing system or by regular first class mail to all on the attached matrix on this the 21 day of July, 2016.

  
EDGAR J. BORREGO/MIGUEL A. FLORES/MARISSA A. MARTINEZ

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
EL PASO DIVISION

IN RE: Luis Antonio Roman  
Veronica Roman

Debtor(s)

\*

\*

\*

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Case No. 16-30898

Chapter 13 Proceeding

AMENDED    MODIFIED  
DEBTOR(S) CHAPTER 13 PLAN  
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

*Creditors are hereby notified that the following Plan may be amended at any time before confirmation. Any amendment may affect your status as a creditor. The Debtor(s) estimate of how much the Plan will pay, projected payments, and estimates of the allowed claims may also change. The following information advises creditors of the status of the case based on the information known at the time of its preparation. Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. More detailed information is on file at the Office of the United States Bankruptcy Clerk in El Paso or Waco, Texas. Local Bankruptcy Rules and Standing Orders on procedures are available at the Clerk's Office and online at [www.txwb.uscourts.gov](http://www.txwb.uscourts.gov).*

*Use of the singular word "Debtor" in this plan includes the plural where appropriate.*

Plan Summary

- A. The Debtor(s) plan payment will be \$725.00 per month, paid by  Pay Order or  Direct Pay, for 60 months. \$334.62 to be deducted from Debtor's Bi-Weekly wages at Rehabilitation Hospital of Southern New Mexico. The gross amount to be paid into the Plan is \$43,500.00.
- B. The Plan proposes to pay all allowed priority claims in full, all secured claims to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI below, and approximately 9 % of each unsecured allowed claim.

THIS PLAN DOES NOT ALLOW CLAIMS. YOU MUST FILE A PROOF OF CLAIM BY THE APPLICABLE DEADLINE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN THAT MAY BE CONFIRMED. CREDITORS ARE REFERRED TO THE FEDERAL RULES OF BANKRUPTCY PROCEDURE, THE LOCAL BANKRUPTCY RULES FOR THE WESTERN DISTRICT OF TEXAS, AND THE APPLICABLE STANDING ORDER RELATING TO CHAPTER 13 CASE ADMINISTRATION FOR THIS DIVISION, FOR INFORMATION ON THESE AND OTHER DEADLINES.

- C. The value of the Debtor(s) non-exempt assets is \$0.00.
- D. If the payment of any debt is proposed to be paid directly by the Debtor(s) outside the Plan, it is so noted in Section VI(1), set forth below.

15  
Plan Provisions**I. Vesting of Estate Property**

Upon confirmation of the Plan, all property of the estate shall vest in the Debtor and shall not remain as property of the estate.

Upon confirmation of the Plan, all property of the estate shall not vest in the Debtor, but shall remain as property of the estate.

Other (describe):

**II. Pre-Confirmation Disbursements**

In accordance with the applicable Standing Order Relating to Chapter 13 Case Administration, the Debtor requests and consents to disbursement by the Chapter 13 Trustee of payments prior to confirmation of the Plan to evidence the Debtor(s) good faith, promote successful completion of the case, and to provide adequate protection to secured creditors. The Debtor shall remit such payments to the Trustee commencing 15 days after the filing of the petition. Provided all conditions for disbursement are met and unless otherwise ordered by the Court, the Trustee shall begin disbursing to creditors as provided below, on the first regularly scheduled disbursement after 30 days after the petition is filed. Payments under this paragraph will cease upon confirmation of the Plan.

Creditor/Collateral	Pre-Confirmation Payment Amount	Other Treatment Remarks

**III. Executory Contracts/Unexpired Leases/Contracts for Deed**

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to assume the following executory contracts, unexpired leases, and/or contracts for deed, if any:

- NONE -

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to reject the following executory contracts, unexpired leases, and/or contracts for deed, if any:

- NONE -

**IV. Motion to Value Collateral Pursuant to 11 U.S.C. § 506**

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI(2), hereof, plus interest thereon at the rate specified in this Plan. Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section VI(2)(F).

The Debtor(s) move(s) to value the collateral described below in the amounts indicated. The values as stated below represent the replacement values of the assets held for collateral, as required under Section 506(a)(2). Objections to valuation of collateral proposed by this Motion and Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely response or objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan.

Creditor/Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/ Remarks
Conn's Refrigerator and Bedroom	\$1,100.00	\$550.00	Pro-rata, estimated payment to be \$16.67	5.5%	\$550.00	Condition is Fair, Date of purchase is 9/14

Conn's TV, Stove, Sofa	\$3,324.00	\$1,150.00	Pro-rata, estimated payment to be \$34.85	5.5%	\$1,150.00	Condition is Good, Date of purchase is 11/25/14
Conn's TV, Sound Bar, Blu-Ray	\$1,292.00	\$380.00	Pro-rata, estimated payment to be \$11.52	5.5%	\$380.00	Condition is Fair, Date of purchase is 1/18/15
Conn's/Syncb Washer	\$734.00	\$400.00	Pro-rata, estimated payment to be \$12.12	5.5%	\$400.00	Condition is Good, Date of purchase is 3/15

"I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on 7-19-16, 2016.



Debtor Luis Antonio Roman



Co-Debtor Veronica Roman

#### V. Motion to Avoid Lien Pursuant to 11 U.S.C. § 522(f)

The Bankruptcy Code allows certain liens to be avoided. If a lien is avoided, the claim will not be treated as a secured claim but as an unsecured claim under Section VI(2)(F).

The Debtor moves to avoid the following liens that impair exemptions. Objections to lien avoidance as proposed in this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If not timely objection is filed, the relief requested maybe granted in conjunction with confirmation of the Plan. (Debtor must list the specific exempt property that the lien impairs and the basis of the lien (e.g., judicial lien, nonpurchase-money security interest, etc.)

Creditor	Property Subject to Lien	Amount of Lien to Be Avoided	Remarks
Personal Credit Plan	Household goods	\$2,040.00	

#### VI. Specific Treatment for Payment of Allowed Claims

##### 1. PAYMENTS TO BE MADE BY THE DEBTOR DIRECTLY TO CREDITORS, INCLUDING POST-PETITION DOMESTIC SUPPORT OBLIGATIONS

A. Debtor(s) shall pay the following creditors directly. Creditors with claims based on a post-petition domestic support obligation ("DSO"), including all governmental units to which a DSO claim has been assigned, or is owed, or that may otherwise recover a DSO claim, must be paid directly. Minors should be identified by their initials only. If no DSO creditor is listed, the Debtor represents he/she has no domestic support obligation.

All direct payments listed below shall be made in addition to the Plan payments made by Debtor to the Chapter 13 Trustee as herein set forth. Secured creditors who are paid directly shall retain their liens, and the Debtor(s) shall maintain insurance on the collateral, in accordance with the terms of the documents creating the lien on the collateral.

Creditor/Collateral, if any (including the name of each DSO creditor)	Remarks	Debt Amount	Payment Amount/Interval
Veronica Roman To be Paid Outside the Plan	Child Support	\$0.00	\$1,345.00/month

B. Debtor surrenders the following collateral. Confirmation of the Plan shall operate to lift the automatic stay provided by 11 U.S.C. § 362(a) with respect to the collateral listed, and any unsecured deficiency claim may be filed in accordance with the procedures set forth in the Standing Order Relating to Chapter 13 Case Administration for this Division.

Creditor/Collateral	Collateral to Be Surrendered
- NONE -	

## **2. PAYMENTS TO BE MADE BY TRUSTEE TO CREDITORS**

### **A. Administrative Expenses**

Administrative Expenses shall include the Trustee's commission and debtor(s) attorney's fees. The Trustee shall receive up to 10% of all sums disbursed, except on any funds returned to the Debtor. No fees or expenses of counsel for the debtor(s) may be paid until the filing fee is paid in full, and any fees and expenses that are allowed in addition to the fees and expenses originally agreed to be paid, may be paid only after all prior allowed fees and expenses have been paid.

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured creditors	Remarks
Tanzy & Borrego Law Offices	\$3,600.00	Along With	The trustee shall make distribution of the base fee awarded in the confirmation order equal to one month's plan payment for up to the first four months of the term of the plan. The remainder of the base fee due the attorney (if any) shall be paid at the rate of \$100 a month until paid in full.

### **B. Priority Claims, Including Domestic Support Obligation Arrearage Claims**

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured creditors	Remarks
Internal Revenue Service	\$5,796.00	After	1040 2015 Taxes

### **C. Arrearage Claims**

Creditor/Collateral	Estimated Claim	Estimated Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/ Remarks
- NONE -						

### **D. Cure Claims on Assumed Contracts, Leases, and Contracts for Deed:**

Creditor/Subject Property, if any	Estimated Amount of Cure Claim	Monthly Payment or Method of Disbursement	Remarks
- NONE -			

### **E. Secured Creditors**

Secured creditors shall retain their liens on the collateral that is security for their claims until the earlier of the date the underlying debt, as determined under non-bankruptcy law, has been paid in full, or the date of discharge under 11 U.S.C. § 1328. Therefore, if the debtor's case is dismissed or converted without completion of all Plan payments, the liens shall be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

Creditor/ Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/ Remarks (specifically note if claim amount to be paid although greater than value of collateral)
Conn's Refrigerator and Bedroom	\$1,100.00	\$550.00	Pro-rata, estimated payment to be \$16.67	5.5%	\$550.00	
Conn's TV, Stove, Sofa	\$3,324.00	\$1,150.00	Pro-rata, estimated payment to be \$34.85	5.5%	\$1,150.00	
Conn's TV, Sound Bar, Blu-Ray	\$1,292.00	\$380.00	Pro-rata, estimated payment to be \$11.52	5.5%	\$380.00	
Conn's/Syncb Washer	\$734.00	\$400.00	Pro-rata, estimated payment to be \$12.12	5.5%	\$400.00	
GM Financial 2008 Ford Expedition	\$13,069.00	\$15,112.00	Pro-rata, estimated payment to be \$396.09	5.5%	\$13,069.00	Agreement,Fully Secured

F. General Unsecured Creditors (including claims from rejection of contracts, leases and contracts for deed). *Describe treatment for the class of general unsecured creditors.*

Creditor	Claim Amount	Remarks
ANES Assoc. of Texas	\$255.00	
Armida Moreno, MD	\$58.00	
Aspire/Compu Credit	\$2,014.00	
Attorney General	\$0.00	
Avant Credit	\$139.00	
Bedford Fair Apparel	\$376.00	
Best Buy/ HSBC	\$1,251.00	
Capital One	\$1,412.00	
Capital One	\$401.00	
Chase	\$2,046.00	
Chase	\$1,174.00	
*Conn's	\$550.00	
*Conn's	\$2,174.00	
*Conn's	\$912.00	
*Conn's/Syncb	\$334.00	
Country Door	\$100.00	
Credit First Firestone	\$1,415.00	
Credit One Bank	\$688.00	
Credit One Bank	\$3,231.00	
Credit One Bank	\$3,231.00	
Dillard's	\$1,391.00	
Direct TV	\$500.00	
Dish	\$256.00	
Dish Network	\$247.00	
Doubleday Book Club	\$110.00	

Edfinancial	\$9,044.00
FIGI's Inc.	\$80.00
FIGI's Inc.	\$100.00
Fingerhut Corporation	\$1,684.00
Fingerhut Corporation	\$1,200.00
First National Bank Texas	\$10.44
Flurish Inbc dba LendUp	\$396.00
GDH319-GDHE El Paso	\$13.00
GDH319-GDHE El Paso	\$115.00
GE Money Bank	\$1,337.00
Gettington	\$350.00
Ginny's	\$148.00
Gordon's	\$1,011.00
Greater Dallas Healthcare Enterprise	\$53.00
Gyn Path Services Inc.	\$39.90
Hospitals of Providence - Sierra	\$605.00
HSBC	\$1,147.00
JC Penney/Syncb	\$1,200.00
Joe Mendoza, MD PA	\$11.00
Karate	\$2,820.00
Laboratory Corporation of America	\$79.00
LendUp	\$200.00
Macy's	\$3,661.00
Medical Edge Healthcare Group, PA	\$807.00
MedPost UrgentCare - El Paso Viscount	\$23.00
Merrick Bank	\$2,596.00
Merrick Bank	\$2,596.00
Mervyns/GE Money Bank	\$500.00
Mervyns/GE Money Bank	\$0.00
Midnight Velvet	\$220.00
Military Star	\$871.00
Military Star	\$4,285.00
Monroe & Main	\$304.00
Montgomery Ward	\$267.00
Music & Arts	\$532.00
Nautilus	\$0.00
Navy Exchange Recruit	\$0.00
Northbank Emergency Physicians	\$709.00
Pallinoso	\$708.00
Pathology Associates of El Paso	\$32.00
Personal Credit Plan	\$925.00
Personal Credit Plan	\$2,040.00
Progressive Insurance Company	\$112.16
Providence Imaging Consultants PA	\$122.00
Providence Memorial Hospital	\$75.00
Publishers Clearing House	\$71.00
Quest Diagnostic	\$13.00
Robert B. Asgharian MD	\$221.00
Sam's Club/Syncb	\$745.00
Sam's Club/Syncb	\$3,000.00
Samuel/Community Bank	\$0.00
Seventh Avenue	\$300.00
Sierra Campus	\$23.00

Sierra Medical Center	\$1,199.00
Social Security Administration	\$5,348.00
Social Security Administration	\$3,479.00
Sol City Urgent Care Physicians	\$301.00
Swiss Colony	\$510.00
T Mobile	\$3,344.00
Target Card Services	\$1,016.00
Target Card Services	\$3,320.00
Tenet Healthsystem Medical	\$0.00
The Cash Store	\$600.00
Tier 1 Physical Therapy and Sports	\$70.00
Walmart/Synchrony Bank	\$409.00
Walmart/Synchrony Bank	\$1,200.00
Walmart/Synchrony Bank	\$0.00
Washington Mutual Bank	\$1,373.00
Washington Mutual Bank	\$0.00

\* Indicates the unsecured portion of a Secured Claim, the nonpriority portion of a Priority Claim, or the full amount of an avoided Secured Claim.

### Totals:

Administrative Claims \$3,600.00  
 Priority Claims \$5,796.00  
 Arrearage Claims \$0.00  
 Cure Claims \$0.00  
 Secured Claims \$15,549.00  
 Unsecured Claims \$93,835.50

## VII. Supplemental Plan Provisions

The following are the Supplemental Plan Provisions:

1. Unless the plan is a full pay plan, all of the debtor's projected disposable income to be received in the three-year period for under median income Debtors or five years for over median income Debtors beginning on the date that the first payment is due under the plan will be applied to make payments under the plan.
2. If any secured proof of claim is filed for a debt that was either not listed or listed as unsecured, the claim shall be allowed as secured unless it is objected to. Said claim shall be paid under the plan at 6% interest. Likewise, if any priority proof of claim is filed for a debt that was either not listed or listed as unsecured, the claim shall be allowed as priority unless it is objected to. Said priority claim shall not be paid with any interest.
3. If a creditor is listed as secured and scheduled to receive pre-confirmation disbursements and post-confirmation payments along with the other secured creditors, but such creditor subsequently files an unsecured claim, then the creditor will not receive any pre-confirmation disbursements and upon confirmation will be paid along with the other unsecured creditors pursuant to the terms of the plan. The funds that were allocated to such creditor as a pre-confirmation disbursement, if any, will be distributed on a pro-rata basis to the other secured creditors. Similarly, the funds scheduled to be received by such creditor along with other secured creditors upon confirmation will also be distributed to the other secured creditors on a pro-rata basis.
4. The Debtor shall pay into the Plan for the payment of creditors a full payment within 30 days of filing this Plan or petition and each subsequent payment on the same day of each month thereafter for the duration of the Plan.
5. **SHELTER:** Any unscheduled arrearage claim on the Debtor's Mortgage, including any Bankruptcy fees, shall be paid under the plan.
6. **TAX CLAIMS:** Notwithstanding paragraph 2, any unscheduled secured claim filed by any taxing authority shall be paid under the plan with the interest rate specified on the face of the claim.
7. **EARLY COMPLETION:** Under median income debtors that have been under the plan for at least 36 months shall receive a discharge at any time once the plan base is paid off.
8. **VALUATION OF COLLATERAL:** CREDITORS SHALL TAKE NOTICE THAT A VALUE DETERMINATION OF THE CREDITOR'S COLLATERAL SHALL BE MADE AT THE CONFIRMATION HEARING. NOTICE OF RES JUDICATA EFFECT OF THE CONFIRMATION

**ORDER.** The value of collateral as provided for in the debtor(s) schedules and plan shall be the value determination made by the Court by confirmation of the plan, unless a timely objection to confirmation is filed by the creditor. The objection must specifically object to the proposed valuation and request a hearing thereon. Any objection to valuation will be heard at the confirmation hearing, and no plan will be confirmed until the valuation objection is resolved. The confirmation order shall result in res judicata of all valuation issues. Should the creditor file a proof of claim which asserts a collateral valuation that differs from the debtor(s) valuation, but fails to object to the confirmation of debtor(s) plan, such creditor's valuation shall be void as set out in this paragraph.

**9. SURRENDER COLLATERAL:** In the event any collateral securing a claim is subsequently surrendered, either before or after confirmation, the creditor will then have 120 days from the date of surrender to amend their claim for any unsecured deficiency amount, if any. In the event that the creditor does not amend their claim, it is assumed that the claim has been satisfied in full by the surrender, and the trustee shall not disburse any further payment to such creditor and any deficiency shall be discharged upon completion of the case.

**10. Duly filed and allowed unsecured claims shall receive a pro-rata distribution after payment of all Priority, Secured and administrative expenses.** If unsecured claims will not be paid in full, neither payments nor duration of the Plan will be increased merely because the Plan projected a higher percentage payout based upon information available to the Debtor at the time the Plan was filed. The percentage payout to general unsecured creditors is just an estimate and the actual payout may differ based on claims actually filed. Any balance remaining on dischargeable unsecured claims after the payments provided for herein, shall be discharged.

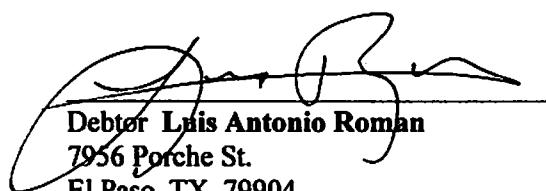
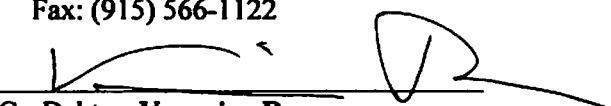
**11. Creditors holding claims against the Debtor's real estate which are being treated pursuant to 11 U.S.C. 1322(b)(5) may send monthly billing statements to the Debtor, but may not seek payment directly from the Debtor for any pre-petition claim.**

Respectfully submitted this 19 day of July, 2016.



\_\_\_\_\_  
**Attorney for Debtor**  
**Edgar Borrego 00787107**  
**Miguel Flores 24036574**  
**Marissa A. Martinez 24087985**

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\_\_\_\_\_  
**Co-Debtor Veronica Roman**  
**7956 Porche St.**  
**El Paso, TX 79904**

**Debtor Luis Antonio Roman**  
**7956 Porche St.**  
**El Paso, TX 79904**

Label Matrix for local noticing

0542-3

Case 16-30898-hcm

Western District of Texas

El Paso

Tue Jul 19 15:14:33 CDT 2016

AmeriCredit Financial Services, Inc. dba GM  
 P O Box 183853  
 Arlington, TX 76096-3853

U.S. BANKRUPTCY COURT  
 511 E. San Antonio Ave., Rm. 444  
 EL PASO, TX 79901-2415

ANES Assoc. of Texas  
 Lockbox 4772 P.O. Box 8500  
 Philadelphia, PA 19178-0001

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Aspire/Compu Credit  
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 Atlanta, GA 30348-5555

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Avant Credit  
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Bedford Fair Apparel  
 421 Landmark Drive  
 Wilmington, NC 28410-0001

Bedford Fair Apparel  
 c/o Asset Acceptance LLC  
 P.O. Box 795161  
 San Antonio, TX 78279-5161

Bedford Fair Apparel  
 c/o Monarch Recovery Management  
 10965 Decatur Road  
 Philadelphia, PA 19154-3210

(p)HSBC BANK  
 ATTN BANKRUPTCY DEPARTMENT  
 PO BOX 5213  
 CAROL STREAM IL 60197-5213

CREDIT FIRST N A  
 PO BOX 818011  
 CLEVELAND OH 44181-8011

Capital One  
 P.O. Box 30285  
 Salt Lake City, UT 84130-0285

Capital One  
 c/o First National Collection Bureau  
 610 Waltham Way  
 Sparks, NV 89434-6695

Capital One  
 c/o LVNV Funding  
 P.O. Box 10587  
 Greenville, SC 29603-0587

Capital One Bank (USA), N.A.  
 PO Box 71083  
 Charlotte, NC 28272-1083

Chase  
 P.O. Box 15298  
 Wilmington, DE 19850-5298

Conn's  
 P.O. Box 815867  
 Dallas, TX 75381-5867

Conn's  
 c/o Allied Interstate, Inc.  
 P.O. Box 436  
 Minneapolis, MN 55440-0436

Conn's  
 c/o Charlotte Foutz, Attorney  
 3295 College  
 Beaumont, TX 77701-4611

Conn's/Synch  
 P.O. Box 965033  
 Orlando, FL 32896-5033

Conn's/Synch  
 c/o Allied Interstate, Inc.  
 P.O. Box 436  
 Minneapolis, MN 55440-0436

Conn's/Synch  
 c/o NCC Business Services, Inc.  
 9428 Baymeadows Rd.  
 Suite 200  
 Jacksonville, FL 32256-7912

Conns Appliances Inc. as Attorney-in-Fact an  
 P.O. Box 2358  
 Beaumont, TX 77704-2358

Country Door  
 1112 7th Avenue  
 Monroe, WI 53566-1364

Credit First Firestone  
 P.O. Box 81315  
 Cleveland, OH 44181-0315

Credit First Firestone  
 c/o Client Services, Inc.  
 3451 Harry S. Truman Blvd  
 Saint Charles, MO 63301-4047

Credit One Bank  
 P.O. Box 98878  
 Las Vegas, NV 89193-8878

Credit One Bank  
c/o First National Collection Bureau  
610 Waltham Way  
Sparks, NV 89434-6695

Credit One Bank  
c/o JC Christensen & Associates, Inc.  
P.O. Box 519  
Sauk Rapids, MN 56379-0519

Credit One Bank  
c/o LVNV Funding  
P.O. Box 10587  
Greenville, SC 29603-0587

Dillard's  
Attn: Bankruptcy Department  
P.O. Box 14517  
Des Moines, IA 50306-3517

Dillard's  
c/o Portfolio Recovery Associates  
120 Corporate Blvd  
Ste 100  
Norfolk, VA 23502-4962

Direct TV  
P.O. Box 29079  
Glendale, CA 91209-9079

Dish  
P.O. Box 94063  
Palatine, IL 60094-4063

Dish Network  
P.O. Box 94063  
Palatine, IL 60094-4063

Doubleday Book Club  
Member Service Center  
PO Box 916400  
Rantoul, IL 61866-6400

Doubleday Book Club  
c/o RJM Acquisitions, LLC  
575 Underhill Blvd.  
Suite 224  
Syosset, NY 11791-3416

Edfinancial  
P.O. Box 36008  
Knoxville, TN 37930-6008

Edfinancial Services on behalf of TSSLC  
Texas Guaranteed Student Loan Corporatio  
PO Box 83100  
Round Rock, TX 78683-3100

PIGI's Inc.  
3200 S. Maple Ave.  
Marshfield, WI 54404-0002

Pigi's Companies Inc.  
c/o Creditors Bankruptcy Service  
P.O. Box 800849  
Dallas, TX 75380-0849

Fingerhut Corporation  
6250 Ridgewood Rd.  
Saint Cloud, MN 56395-2001

Fingerhut Corporation  
c/o Firstsource Advantage LLC  
205 Bryant Woods South  
Buffalo, NY 14228-3609

(p) JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Fingerhut Corporation  
c/o Malcolm S. Gerald and Associates Inc  
332 South Michigan Avenue  
Suite 600  
Chicago, IL 60604-4318

First National Bank Texas  
P.O. Box 756  
Killeen, TX 76540-0756

First National Bank Texas  
c/o GC Services Limited Partnership  
Collection Agency Division  
6330 Gulfton  
Killeen, TX 76540

Flurish Inbc dba LendUp  
3111 Camino Del Rio N #400  
San Diego, CA 92108-5724

Flurish Inbc dba LendUp  
c/o Bastion Funding, TX  
64 Wall St Ste 200  
Norwalk, CT 06850-3403

GDN319-GDHE El Paso  
P.O. Box 840711  
Dallas, TX 75284-0711

GDN319-GDHE El Paso  
c/o M.A.C.D., Inc.  
134 S. Tampa St.  
Tampa, FL 33602-5354

GE Money Bank  
Attn: Bankruptcy Dept.  
P.O. Box 103106  
Roswell, GA 30076-9106

GE Money Bank  
c/o Capital Management Services  
726 Exchange Street  
Suite 700  
Buffalo, NY 14210-1464

GE Money Bank  
c/o National Action Financial Services  
P.O. Box 9027  
Buffalo, NY 14231-9027

GM Financial  
P.O.Box 183593  
Arlington, TX 76096-3593

Gettinton  
6250 Ridgewood Rd.  
Saint Cloud, MN 56303-0820

Ginny's  
1112 7th Avenue  
Monroe, WI 53566-1364

Gordon's  
Attn: Bankruptcy  
P. O. Box 6497  
Sioux Falls, SD 57117-6497

Greater Dallas Healthcare Enterprise  
P.O. Box 840711  
Dallas, TX 75284-0711

Gyn Path Services Inc.  
8815 Dyer Street, Suite 200  
El Paso, TX 79904-2035

HSBC  
Card Services  
P.O. Box 80084  
Salinas, CA 93912-0084

HSBC  
c/o LVNV Funding  
P.O. Box 10587  
Greenville, SC 29603-0587

Hospitals of Providence - Sierra  
1625 Medical Center St.  
El Paso, TX 79902-5005

IRS  
POB 7346  
Philadelphia, PA 19101-7346

(p) INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Internal Revenue Service  
Special Procedures Staff - Insolvency  
P.O. Box 7346  
Philadelphia, PA 19101-7346

JC Penney/Synch  
Attn: Bankruptcy Dept  
P.O Box 965007  
Orlando, FL 32896-5007

Joe Mendoza, MD PA  
5959 Gateway West Suite 120  
El Paso, TX 79925-3315

Laboratory Corporation of America  
P.O. Box 2240  
Burlington, NC 27216-2240

Laboratory Corporation of America  
c/o LCA Collections  
P.O. Box 2240  
Burlington, NC 27216-2240

LendUp  
3111 Camino Del Rio N #400  
San Diego, CA 92108-5724

Macy's  
Bankruptcy Processing  
P.O. Box 8053  
Mason, OH 45040-8053

Macy's  
c/o Capital Management Services  
2365 Northside Drive  
Suite 300  
San Diego, CA 92108-2709

MedPost UrgentCare - El Paso Viscount  
P.O. Box 844691  
Dallas, TX 75207

Medical Edge Healthcare Group, PA  
9229 LBJ Freeway  
Dallas, TX 75243-3405

Medical Edge Healthcare Group, PA  
c/o Credit Systems International  
PO BOX 1088  
Arlington, TX 76004-1088

Merrick Bank  
P.O. Box 9201  
Old Bethpage, NY 11804-9001

Mervyns/GE Money Bank  
Attn: Bankruptcy Department  
P.O. Box 965005  
Orlando, FL 32896-5005

Midnight Velvet  
1112 7th Avenue  
Monroe, WI 53566-1364

Military Star  
P.O. Box 830031  
Baltimore, MD 21283-0031

Monroe & Main  
1112 7th Avenue  
Monroe, WI 53566-1364

Montgomery Guard  
c/o Merchants Credit Guide  
223 W. Jackson Blvd  
Ste. 410  
Chicago, IL 60606-6914

Montgomery Ward  
P.O. Box 2789  
Cedar Rapids, IA 52406-2789

Montgomery Ward  
c/o Creditors Bankruptcy Service  
P.O. Box 800849  
Dallas, TX 75380-0849

Music & Arts  
Collection Department  
P.O. Box 351  
Frederick, MD 21705-0351

Music & Arts  
c/o Credit America  
101 Grosvers Mill Rd.  
Suite 303  
Lawrence Township, NJ 08648-4706

Music & Arts  
c/o Transworld Systems, Inc.  
9525 Sweet Valley Drive  
Valley View, OH 44125-4237

Nautilus  
Retail Services  
P.O. Box 15521  
Wilmington, DE 19850-5521

Northbank Emergency Physicians  
P.O. Box 13853  
Philadelphia, PA 19101-3853

Northbank Emergency Physicians  
c/o Bay Area Credit Service, LLC.  
1901 W. 10th Street  
Antioch, CA 94509-1380

Northbank Emergency Physicians  
c/o Capital Management Services  
726 Exchange Street  
Suite 700  
Buffalo, NY 14210-1464

Northbank Emergency Physicians  
c/o Commonwealth Financial Systems  
245 Main St.  
Scranton, PA 18519-1641

Northbank Emergency Physicians  
c/o Pendrick Capital Partners  
6029 Ridge Ford Dr  
Burke, VA 22015-3650

Pallinose  
651 Broad St  
Middletown, DE 19709

Pallinose  
c/o Receivables Performance Management,  
20816 44th Ave W.  
Lynnwood, WA 98036-7744

Pathology Associates of El Paso  
P.O. Box 744127  
Dallas, TX 75374-4127

Personal Credit Plan  
9155 Dyer  
El Paso, TX 79924-6424

Personal Credit Plan  
9155 Dyer St.  
Suite D4  
El Paso, TX 79924-6424

Progressive Insurance Company  
P.O. Box 2931  
Austin, TX 78768

Progressive Insurance Company  
c/o Credit Collection Services  
Two Wells Avenue  
Newton Center, MA 02459-3225

Providence Imaging Consultants PA  
P.O. Box 21568 Dept. 302  
Tulsa, OK 74121-1568

Providence Imaging Consultants PA  
c/o Credit Management  
4200 International Parkway  
Carrollton, TX 75007-1912

Providence Memorial Hospital  
Box 830913  
Birmingham, AL 35283-0913

Providence Memorial Hospital  
c/o Central Financial Control  
Box 830913  
Birmingham, AL 35283-0913

Publishers Clearing House  
382 Channel Drive  
Port Washington, NY 11050-2297

Publishers Clearing House  
c/o Sunrise Credit Services, Inc.  
P.O. Box 9100  
Farmingdale, NY 11735-9100

Quantum3 Group LLC as agent for  
Sadino Funding LLC  
PO Box 788  
Kirkland, WA 98083-0788

Quest Diagnostic  
P.O. Box 740779  
Cincinnati, OH 45274-0779

Recovery Management Systems Corporation  
25 S.E. 2nd Avenue, Suite 1120  
Miami, FL 33131-1605

Robert B. Asgharian MD  
9398 Viscount Blvd.  
Bldg. 2  
El Paso, TX 79925-8028

Sam's Club/Synch  
c/o Northland Group  
P.O. Box 390846  
Edina, MN 55439-0846

Sam's Club/Synch  
Attn: Bankruptcy Dept.  
P.O. Box 965005  
Orlando, FL 32896-5005

Sam's Club/Synch  
c/o First National Collection Bureau  
610 Waltham Way  
Sparks, NV 89434-6695

Sam's Club/Synch  
c/o LVNV Funding  
P.O. Box 10587  
Greenville, SC 29603-0587

Sam's Club/Synch  
c/o Midland Funding LLC  
8875 Aero Dr.  
Suite 200  
San Diego, CA 92123-2255

Samuel/Community Bank  
PO Box 182273  
Columbus, OH 43218-2273

Seventh Avenue  
1112 7th Avenue  
Monroe, WI 53566-1364

Sierra Campus  
1600 Medical Center Dr. #405  
El Paso, TX 79902-5008

Sierra Campus  
c/o Transworld Systems, Inc.  
507 Prudential Rd.  
Horsham, PA 19044-2308

Sierra Medical Center  
1625 Medical Center Dr.  
El Paso, TX 79902-5044

Sierra Medical Center  
c/o Central Financial Control  
Box 830913  
Birmingham, AL 35283-0913

Social Security Administration  
P.O. Box 15528  
Kansas City, MO 64106-0528

Sol City Urgent Care Physicians  
P.O. Box 98545  
Las Vegas, NV 89193-8545

Sol City Urgent Care Physicians  
c/o NCO Financial Services  
507 Prudential Rd.  
Horsham, PA 19044-2308

Sol City Urgent Care Physicians  
c/o Transworld Systems, Inc.  
9525 Sweet Valley Drive  
Cleveland, OH 44125-4237

Swiss Colony  
1112 7th Ave  
Monroe, WI 53566-1364

(p)C O AMERICAN INFO SOURCE LP  
4515 N SANTA FE AVE  
OKLAHOMA CITY OK 73118-7901

T Mobile  
c/o Amsher Collection Services  
600 Beacon Parkway West, Suite 300  
Birmingham, AL 35209-3114

T Mobile  
c/o Diversified Consultants, Inc.  
P.O. Box 551268  
Jacksonville, FL 32255-1268

T Mobile  
c/o Enhanced Recovery Corporation  
P.O. Box 57547  
Jacksonville, FL 32241-7547

Target Card Services  
P.O. Box 1581  
Minneapolis, MN 55440-1581

Tenet Healthsystem Medical  
1445 Ross Ave Suite 1400  
Dallas, TX 75202-2703

The Cash Store  
5620 Dyer St.  
El Paso, TX 79904-6242

Tier 1 Physical Therapy and Sports  
4849 N. Mesa St.  
Suite 201  
El Paso, TX 79912-5919

U.S. Attorney/FHA/HUD/IRS/VA  
601 N.W. Loop 410  
Suite 600  
San Antonio, TX 78216-5512

United States Trustee - EP12  
U.S. Trustee's Office  
615 E. Houston, Suite 533  
P.O. Box 1539  
San Antonio, TX 78295-1539

Walmart/Synchrony Bank  
Attn: Bankruptcy Department  
P.O. Box 965060  
Orlando, FL 32896-5060

Washington Mutual Bank  
P.O. Box 44118  
Jacksonville, FL 32231-4118

Washington Mutual Bank  
c/o Convergent Outsourcing  
800 SW 39th St.  
Renton, WA 98057-4975

Washington Mutual Bank  
c/o LVNV Funding  
P.O. Box 10587  
Greenville, SC 29603-0587

World Acceptance Corporation  
Attn: Bankruptcy Processing Center  
PO Box 6429  
Greenville, SC 29606-6429

Edgar J. Borrego  
Tanzi & Borrego Law Offices  
2610 Montana Ave.  
El Paso, TX 79903-3712

Luis Antonio Roman  
8816 Mount Hagan Dr.  
El Paso, TX 79904-2132

Stuart C. Cox  
El Paso Chapter 13 Trustee  
1760 N. Lee Trevino Dr.  
El Paso, TX 79936-4565

Veronica Roman  
8816 Mount Hagan Dr.  
El Paso, TX 79904-2132

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Best Buy/ HSBC  
P.O. Box 15524  
Wilmington, DE 19850

Fingerhut Corporation  
c/o Jefferson Capital Systems  
P.O. Box 23051  
Columbus, GA 31902-3051

Internal Revenue Service  
Special Procedures Branch  
300 E. 8th Street Stop 5022  
Stop 5022  
Austin, TX 78701

T Mobile  
Bankruptcy Department  
P.O. Box 53410  
Bellevue, WA 98015

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d) AmeriCredit Financial Services, Inc., dba  
P O Box 183853  
Arlington, TX 76096-3853

(u) GE Money Bank  
c/o Galaxy Portfolios, LLC

(u) Karate

(u) Navy Exchange Recruit

End of Label Matrix	
Mailable recipients	147
Bypassed recipients	4
Total	151